

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Derek Austin Murphy
 Tiffany Renee Murphy, Debtors**

**Case No. 25-50136-KMS
CHAPTER 13**

NOTICE

Debtors have filed amended papers with the court to Modify their Chapter 13 Bankruptcy Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to amend the Plan, or if you want the court to consider your views on the Motion, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk
U.S. Bankruptcy Court
Thad Cochran United States Courthouse
501 E. Court St., Ste 2.300
Jackson, MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Amended Motion to Modify Plan.

Date: June 26, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer Ann Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Derek Austin Murphy
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AMENDED MOTION TO MODIFY BANKRUPTCY PLAN

COME NOW, Debtors, by and through counsel, and move this Court to modify their Chapter 13 plan, and in support thereof, would show the Court as follows:

1. Debtors commenced this case on January 31, 2025 by filing a voluntary petition for relief under Chapter 13 of Title 11 of the United States Bankruptcy Code.
2. Debtors' household has expanded due to the recent birth of a child.
3. A Supplemental Schedule I and J (Dk #28) has been filed evidencing debtor's current income and expenses.
4. ***Debtors wish to lower the plan payment to \$516.00 per month.
5. Debtors wish for the Trustee to cure any deficiency including ongoing mortgage payments paid through the plan, if one exists, and adjust the wage order as needed.

WHEREFORE, Debtors pray that their Bankruptcy Plan be modified to reflect the above-mentioned changes and for such additional or alternative relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MS Bar No. 103469)

Of Counsel:
Thomas C. Rollins, Jr.
Jennifer Ann Curry Calvillo
The Rollins Law Firm, PLLC
P.O Box 13767
Jackson, MS 39236
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., certify that an accurate copy of the Amended Motion to Modify was filed on CM/ECF this day and that the Chapter 13 Case Trustee and U.S. Trustee are registered to receive electronic notice in this case. The date of said notice is reflected on the Docket.

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

DEREK AUSTIN MURPHY
TIFFANY RENEE MURPHY

CASE NO: 25-50136-KMS

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 6/26/2025, I did cause a copy of the following documents, described below,
Notice and Amended Motion to Modify

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 6/26/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

Attorney at Law

The Rollins Law Firm

702 W. Pine Street

Hattiesburg, MS 39401

601 500 5533

trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

DEREK AUSTIN MURPHY
TIFFANY RENEE MURPHY

CASE NO: 25-50136-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 6/26/2025, a copy of the following documents, described below,

Notice and Amended Motion to Modify

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 6/26/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 25-50136-KMS
SOUTHERN DISTRICT OF MISSISSIPPI
THU JUN 26 12-17-28 PST 2025

AMERICAN EXPRESS NATIONAL BANK CO
ZWICKER
80 MINUTEMAN ROAD
PO BOX 9043
ANDOVER MA 01810-0943

~~EXCLUDE~~

~~US BANKRUPTCY COURT
DAN M RUSSELL JR US COURTHOUSE
2012 15TH STREET SUITE 244
GULFPORT MS 39501-2036~~

AMERICAN EXPRESS NATIONAL BANK
CO BECKET AND LEE LLP
PO BOX 3001
MALVERN PA 19355-0701

AMERICAN EXPRESS NATIONAL BANK
CO ZWICKER ASSOCIATES PC
80 MINUTEMAN ROAD PO BOX 9043
ANDOVER MA 01810-0943

AMERICAN EXPRESS NATIONAL BANK AENB
CO ZWICKER AND ASSOCIATES PC
ATTORNEYSAGENTS FOR CREDITOR
PO BOX 9043
ANDOVER MA 01810-0943

AMEX
PO BOX 981540
EL PASO TX 79998-1540

BANK OF AMERICA
ATTN BANKRUPTCY
4909 SAVARESE CIRCLE
TAMPA FL 33634-2413

BANK OF AMERICA NA
PO BOX 673033
DALLAS TX 75267-3033

CAPITAL ONE
ATTN BANKRUPTCY
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CITIBANK
PO BOX 790040
ST LOUIS MO 63179-0040

CREDIT ONE BANK
6801 CIMARRON RD
LAS VEGAS NV 89113-2273

DISCOVER BANK
PO BOX 3025
NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL
ATTN BANKRUPTCY
PO BOX 3025
NEW ALBANY OH 43054-3025

GENESIS BANK
202 MAIN ST
BENOIT MS 38725

JPMORGAN CHASE BANK NA
SBMT CHASE BANK USA NA
CO NATIONAL BANKRUPTCY SERVICES LLC
PO BOX 9013
ADDISON TEXAS 75001-9013

JPMCB
MAILCODE LA47100
700 KANSAS LANE
MONROE LA 71203-4774

LVNV FUNDING LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

LVNV FUNDING
ATTN BANKRUPTCY
PO BOX 10497
GREENVILLE SC 29603-0497

(P)NISSAN MOTOR ACCEPTANCE CORPORATION
LOSS RECOVERY
PO BOX 660366
DALLAS TX 75266-0366

NISSAN MOTOR ACCEPTANCE COMPANY LLC
FKA NISSAN MOTOR ACCEPTANCE CORPORATIC
PO BOX 9013
ADDISON TEXAS 75001-9013

PROGRESSIVE MANAGEMENT
1521 W CAMERON AVE
WEST COVINA CA 91790-2738

RESURGENT RECEIVABLES LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

SMCS
ATTN BANRUPTCY
5001 PARK ST
MOSS POINT MS 39563-2733

~~EXCLUDE~~

~~UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6-430
JACKSON MS 39201-5022~~

DEBTOR

DEREK AUSTIN MURPHY
13485 WARREN DR
GULFPORT MS 39503-4529

~~EXCLUDE~~

~~THOMAS CARL ROLLING JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767~~

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

~~EXCLUDE~~

TIFFANY RENEE MURPHY
13485 WARREN DR
GULFPORT MS 39503-4529

~~(P) WARREN A CUNTZ T1 JR~~
~~PO BOX 3749~~
~~GULFPORT MS 39505-3749~~